



Canadian
Institute
of Actuaries

Institut
canadien
des actuaires

Policy on Administration of Member Rights and Privileges

Document 223004

Context and Purpose

This policy provides detailed guidance about the administration of CIA members' (i.e., Fellows, Associates, Affiliates, and Correspondents) rights and privileges referenced in sections 4, 5.1.3, and 12.2 of the [CIA Bylaws](#), as well as in rules 2 and 10 of the [CIA Rules of Professional Conduct](#).

In particular, this policy outlines the circumstances in which a member is not entitled to some or all of these rights and privileges, as well as the requirements that he or she needs to meet in order to reinstate them. Such circumstances include the following:

- a) Resignation of membership (Bylaw 4.4.2);
- b) Termination of membership (Bylaw 4.4.2);
- c) Suspension of membership (Bylaw 4.4.1);
- d) Partial waiver or cessation of a partial waiver of membership dues (Bylaw 12.2.2; see appendix A for eligibility criteria and application procedures for partial waiver of dues); and
- e) Exemption from continuing professional development (CPD) compliance (see [Qualification Standard \(QS\) – Requirements for Continuing Professional Development \(CPD\)](#)).

This policy also provides additional guidance on the use of designations and public affiliation with the CIA.

Scope

This policy applies to members of the Institute and the applicable rights and privileges associated with each of these membership categories.

Policy Statements

1 Affected Member Rights and Privileges

1.1 The table below identifies a member's circumstances and the impact those circumstances would have on the member's rights and privileges.

Member Circumstances	Member Rights and Privileges				
	Use FCIA/ACIA designations (see section 3 for additional information)	Render professional services ¹	Vote on CIA general business	Attend CIA meetings (member rate)	Receive CIA communications
<p>a) Resignation of membership A member who is not in default of payment of dues and against whom no complaints or charges are pending, may resign, pursuant to Bylaw 4.4.2.i, by sending a written request to the Head Office, for review by the Education and Qualification Council (EQC). Once accepted by the EQC, the effective date of the resignation would be the date on which it is received. In such circumstances, the individual is no longer considered to be enrolled in the Institute and therefore shall lose all rights and privileges associated with membership in the CIA as of that date. No membership dues are payable once the member resigns. If a member resigns during a dues year for which dues were already paid, the member will NOT be entitled to a reimbursement of any portion of dues already paid.</p>	NO	NO	NO	NO (but can attend at the non-member rate)	NO
<p>b) Termination of membership or expulsion A person's membership may be terminated pursuant to</p> <ul style="list-style-type: none"> • Bylaw 4.4.2.iii (non-payment of dues); • Bylaw 4.4.2.iv (non-renewal of partial waiver of dues); • Bylaw 4.4.2.v (after one-year suspension for non-CPD compliance); • Bylaw 4.4.2.vi (disciplinary action); 	NO	NO	NO	NO (but can attend at the non-member rate)	NO

¹ "Professional services" are defined in the CIA Rules of Professional Conduct.

<p>or the member may be expelled from the Institute for disciplinary reasons (Bylaw 4.4.2.vi). In such circumstances, the individual is no longer considered to be enrolled in the Institute, will no longer be required to pay membership dues, and therefore shall lose all rights and privileges associated with membership in the CIA. If membership ceases during a dues year for which dues were already paid, the member will NOT be entitled to a reimbursement of any portion of dues already paid.</p>					
<p>c) Suspension of membership A person's membership may be suspended for one of the three reasons shown below.</p> <p>While under suspension, membership dues remain payable and the member maintains all member rights and privileges except the use of a CIA designation and the ability to vote on CIA general business (as applicable).</p> <p>The member may continue to attend CIA events, continue to receive Institute communications, and is still required to comply with the Bylaws, Rules of Professional Conduct, and all CIA policies and guidelines while under suspension. Under certain suspension categories, the member may only continue to provide professional services if they meet Rule 2 of the <i>Rules of Professional Conduct</i>, which requires compliance with the Qualification Standard – Requirements for CPD. In all circumstances, the member's name will continue to appear in the CIA online Member Directory, but the member will be shown as suspended.</p> <p><u>Suspension categories:</u></p> <ul style="list-style-type: none"> • Non-CPD compliance – Failure to comply with the CIA Qualification Standard – Requirements for CPD (Bylaw 4.4.1.i) • Appointment of a guardian – upon the appointment by the court of a guardian for the member (Bylaw 4.4.1.ii) 	<p>NO</p> <p>NO</p>	<p>NO</p> <p>YES only if they meet rule 2 of the</p>	<p>NO</p> <p>NO</p>	<p>YES</p> <p>YES</p>	<p>YES</p> <p>YES</p>

<ul style="list-style-type: none"> Discipline – for any cause related to disciplinary matters (Bylaw 4.4.1.iii) 	NO	<i>Rules of Professional Conduct</i> YES only if they meet rule 2 of the <i>Rules of Professional Conduct</i>	NO	YES	YES
d) Partial Waiver of Membership Dues A member may be granted a partial waiver of membership dues, pursuant to Bylaw 12.2.2, if the member is experiencing a reduction in their income. The eligibility criteria and application procedures for a partial waiver of dues appear in appendix A.	YES	YES only if they meet rule 2 of the <i>Rules of Professional Conduct</i>	YES (as permitted by membership category – see Bylaws 4.1.6, 4.1.7, and 4.1.8)	YES (at a reduced rate – see Policy Regarding CIA CPD Events)	YES
e) Exemption from compliance with the Qualification Standard – Requirements for CPD A member may be granted an exemption from compliance with the CPD requirements (see QS – Requirements for CPD). Such a member is NOT considered compliant with the CIA's CPD requirements, which is a requirement of Rule 2 of the <i>Rules of Professional Conduct</i> to provide professional services. The member's name will continue to appear in the CIA online Member Directory, but the member will be shown as exempt from the CIA CPD requirements.	YES	NO	YES (as permitted by membership category – see Bylaws 4.1.6, 4.1.7, and 4.1.8)	YES	YES

2 Requirements for Reinstatement of Affected Member Rights and Privileges

2.1 The table below identifies the requirements the member must meet to reinstate their rights and privileges in each of the circumstances listed in section 1.1. All requests for reinstatement must be submitted to the Head Office using the appropriate application form, along with any required supporting documentation and payment, and will be subject to review and approval by the EQC, which may impose other requirements, as warranted by the circumstances (e.g., length of time outside of the Institute).

Member Circumstances	Requirements for Reinstatement of Member Rights and Privileges <i>NB: A reinstatement applicant who may qualify for a partial waiver of dues upon reinstatement must first complete all reinstatement requirements, including payment of the current year's dues and additional reinstatement fee, before becoming eligible to apply for a partial waiver of dues the following membership year.</i>
<p>a) Resignation of membership; and</p> <p>b) Termination of membership or expulsion</p>	<ul style="list-style-type: none"> • Completion of an application for reinstatement for review by the EQC. • Payment of current year's membership dues (see membership dues fee structure). • Payment of an additional reinstatement fee based on the length of time since the membership lapsed, as follows: <ul style="list-style-type: none"> ○ Up to one year: amount equivalent to one year's current membership dues; or ○ More than one year: amount equivalent to two years' current membership dues. • Pursuant to Rule 2 of the <i>CIA Rules of Professional Conduct</i>, the member may perform professional services only when the member is qualified to do so and they meet the applicable qualification standards (i.e., the <i>Qualification Standard – Requirements for CPD</i>). <ul style="list-style-type: none"> ○ Upon reinstatement, the member's CPD compliance status indicator in the CIA's online Member Directory will appear as "Recently enrolled; not yet reported" until the next CPD compliance filing date (i.e., the following February), unless the member meets the requirements of the QS and wishes to file a CPD compliance statement along with their reinstatement application. ○ If the member does not meet the requirements of the QS at the next compliance filing date, the member will be asked to file a remedy plan to meet any deficiencies in the number of hours needed to meet the requirements. An approved remedy plan will allow the member to maintain their relevant member rights and privileges during the remedy period. ○ Reinstatement applicants will automatically be included in the next CPD compliance audit process. • The EQC may impose additional requirements upon assessment of the reinstatement application. • For expulsion pursuant to Bylaw 4.4.2.vi of the <i>CIA Bylaws</i> (disciplinary action): <ul style="list-style-type: none"> ○ Completion of the period of expulsion and the requirements for reinstatement, as determined by the CIA disciplinary or appeal tribunal. <p><i>NB: Prior to a resignation, termination, expulsion, or reinstatement, the designation date is equal to the membership effective date. Upon reinstatement, the membership effective date is updated to reflect the date of reinstatement and is no longer equal to the designation date.</i></p>
<p>c) Suspension of membership</p>	<ul style="list-style-type: none"> • For suspension pursuant to Bylaw 4.4.1.iii of the <i>CIA Bylaws</i> (disciplinary action): <ul style="list-style-type: none"> ○ Completion of the period of suspension and the requirements for reinstatement, as determined by the CIA disciplinary or appeal tribunal. ○ Payment of any applicable penalty fees that were imposed upon suspension. • For suspension pursuant to Bylaw 4.4.1.ii (appointment of a guardian): <ul style="list-style-type: none"> ○ Submission of written proof that the member is no longer under the care of a guardian. • For suspension pursuant to Bylaw 4.4.1.i (non-compliance with a qualification standard): <ul style="list-style-type: none"> ○ Completion of the requirements of the qualification standard, as applicable; and ○ Payment of any applicable penalty fees that were imposed prior to or upon suspension.
<p>d) Partial waiver of membership dues</p>	<ul style="list-style-type: none"> • Immediate notification to the Head Office of the change in circumstances which affects the member's eligibility for a partial waiver of dues. • Payment of applicable additional current membership dues (see membership dues fee structure).

<p>e) Exemption from compliance with the Qualification Standard – Requirements for CPD</p>	<ul style="list-style-type: none"> • Immediate notification to the Head Office of the change in circumstances which affects the member’s return to non-CPD exempt status. • Pursuant to Rule 2 of the <i>CIA Rules of Professional Conduct</i>, the member may perform professional services only when the member is qualified to do so and they meet the applicable qualification standards (i.e., the <i>Qualification Standard – Requirements for CPD</i>). • The member’s CPD compliance status indicator in the CIA’s online Member Directory will remain as exempt until the next CPD compliance filing date (i.e., the following February), unless the member wishes to submit a revised CPD compliance statement for the current filing period, indicating that he or she is now CPD compliant.
---	--

3 Additional Information Regarding the Use of Designations and Public Affiliation with the CIA

- 3.1** Although the CIA offers four membership categories—Fellow, Associate, Affiliate, and Correspondent—only Fellows and Associates are entitled to the privilege of being designated as such. Therefore, in accordance with CIA Bylaws, Rules of Professional Conduct and policies,
- a) Fellows may append the initials FCIA (indicating Fellow, Canadian Institute of Actuaries) to their name;
 - b) Associates may append the initials ACIA (indicating Associate, Canadian Institute of Actuaries) to their name;
 - c) Affiliates may only identify themselves, or be identified, as Affiliates of the Canadian Institute of Actuaries in any communication where there is reason to believe that the intended recipient of the communication will not be misled as to their qualifications; and
 - d) Correspondents shall not publicize, or knowingly permit publication of, the fact that they are a Correspondent of the CIA.
- 3.2** All members of the CIA must make best efforts to appropriately refer to themselves, or other members of the CIA, in a way which does not mislead the intended recipient of the communication as to their qualifications and capacity to render professional services. Terms used to describe CIA members in resumes, job postings, advertisements, corporate titles, etc., should be used in a manner that appropriately identifies the level of qualification of the individual in question, or of the individual who is being sought for a position within a company.

4 Penalty Fee for late filing of a CPD compliance statement

- 4.1** A fee of \$100 will be charged to a member who does not submit a CPD compliance statement by the required deadline (i.e., normally February 28). The fee will be added to the member’s annual dues, if not paid immediately. Should the member subsequently be suspended, the fee will remain payable should the member request reinstatement.

Exemptions

N/A

Escalation Procedures/Management of Non-compliance with this Policy

N/A

Definitions and Abbreviations

- **Guardian:** A person who has been appointed by a court to make decisions for a member who is considered incapable of administering their own affairs.
- **Income:** The sum of the following lines that will be reported to the Canada Revenue Agency (CRA) on the member's tax return or that would have been reported to the CRA or equivalent in the member's country of residence:
 - 10100 – employment income (exclude any investment or retirement income)
 - 10400 – other employment income (exclude any investment or retirement income)
 - 12000 – taxable amount of dividends (include only if from your own company in lieu of employment income in a membership year)
 - 12010 – other dividends (include only if from your own company in lieu of employment income in a membership year)
 - 12200 – net partnership income (exclude any investment or retirement income)
 - 12600 – net rental income (exclude any investment or retirement income)
 - 13000 – other income (exclude any investment or retirement income)
 - 13500 – net business income (exclude CIA dues from calculation)
 - 13700 – net professional income (exclude CIA dues from calculation)
 - 13900 – net commission income (exclude CIA dues from calculation)
 - 14100 – net farming income (exclude CIA dues from calculation)
 - 14300 – net fishing income (exclude CIA dues from calculation)

Changes made by CRA in these lines may initiate changes to the definition of income above.

- **Membership year:** The period from April 1 to March 31.

Associated Documents

[Qualification Standard – Requirements for CPD](#)

[CIA Bylaws](#)

[Rules of Professional Conduct](#)

References

N/A

Monitoring, Evaluation, and Review	
Approval date	November 25, 2022
Effective date	January 1, 2023
Approval authority	Board
Review owner	Education and Qualification Council
Prior review and revision dates	September 19, 2018, March 27, 2019; April 9, 2019; December 4, 2020; March 23, 2021; June 14, 2021
Review cycle	Every five years
Next review date	2025

Appendix A – Eligibility Criteria and Application Procedures for Partial Waiver of Dues

A partial waiver of membership dues is available to all eligible members and is intended to lessen the financial burden of paying membership dues for members who are currently experiencing a reduction in their income (see Definitions and Abbreviations section).

Members may be eligible for a partial waiver of dues if their income as defined in this policy is \$50,000 or less in the membership year.

Individuals who qualify for a partial waiver of dues shall be required to pay the designated amount each year at the time the annual dues become payable. The CIA Board determines this amount annually.

Should a member on a partial waiver of dues exceed the \$50,000 income threshold at any time during the membership year, the member must advise Head Office immediately of the change and pay the year's full dues.

Note that a partial waiver of dues does not automatically equate to an exemption from filing a CPD compliance statement. Members may, however, separately qualify for an exemption from the [CPD Qualification Standard](#).